

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

STEVEN E. MCCOY
CHERIE J. MCCOY
Debtor(s)

Case No. 09-50769

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/18/2009.
- 2) The plan was confirmed on 11/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/15/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,747.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,303.78
Less amount refunded to debtor	\$318.01

NET RECEIPTS: \$21,985.77

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,422.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,422.87

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST MORTGAGE CORPORATION	Secured	28,215.04	28,269.96	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	4,772.52	5,583.46	5,583.46	810.65	0.00
AMERICAN EXPRESS	Unsecured	803.30	1,039.20	1,039.20	150.88	0.00
AMERICAN EXPRESS	Unsecured	NA	4,844.35	4,844.35	703.33	0.00
ANESTHESIOLOGY CONSULTANTS	Unsecured	4,160.00	4,160.00	4,160.00	603.97	0.00
BB&T	Secured	64,641.53	NA	NA	0.00	0.00
BB&T	Secured	102,508.92	NA	NA	0.00	0.00
CARDMEMBER SERVICE	Unsecured	9,269.71	NA	NA	0.00	0.00
CARILION CONSOLIDATED LAB	Unsecured	51.20	NA	NA	0.00	0.00
CARILION HEALTH SYSTEM	Unsecured	13,669.00	NA	NA	0.00	0.00
CARILION HEALTHCARE CORP	Unsecured	43,598.70	NA	NA	0.00	0.00
CARILION MEDICAL CENTER	Unsecured	4,572.22	NA	NA	0.00	0.00
CARILION STONEWALL JACKSON HC	Unsecured	4,222.42	NA	NA	0.00	0.00
CONSULTANTS IN CARDIOLOGY	Unsecured	2,261.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,484.52	8,569.18	8,569.18	1,244.10	0.00
DISCOVER BANK	Unsecured	1,112.94	1,530.39	1,530.39	222.19	0.00
DOMINION PATHOLOGY ASSOCIATE	Unsecured	1,343.76	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	747.89	1,116.60	1,116.60	162.11	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	21,020.59	24,008.25	24,008.25	3,485.58	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	18,878.92	21,656.52	21,656.52	3,144.15	0.00
ELAN FINANCIAL SERVICES	Unsecured	11,134.75	11,304.37	11,304.37	1,641.20	0.00
ENDOCRINOLOGY ASSOCIATES INC.	Unsecured	428.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	8,659.95	9,658.58	9,658.58	1,402.26	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	5,519.42	6,522.36	6,522.36	946.96	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,565.95	5,909.26	5,909.26	857.94	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	23,101.55	25,263.39	25,263.39	3,667.81	0.00
VATIV RECOVERY SOLUTIONS, LLC	Unsecured	8,970.50	10,468.03	10,468.03	1,519.77	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$141,633.94	\$20,562.90	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,422.87</u>	
Disbursements to Creditors	<u>\$20,562.90</u>	
TOTAL DISBURSEMENTS :		<u>\$21,985.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/18/2014

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.